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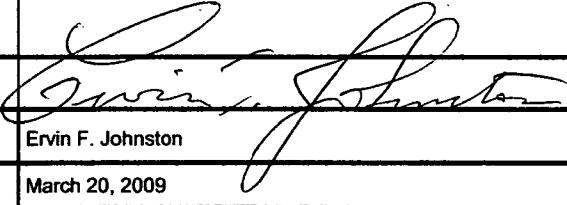
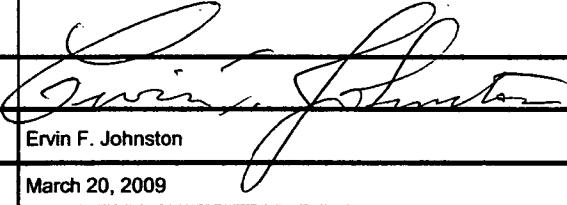
Total Number of Pages in This Submission 31

Application Number	09/777,473
Filing Date	02/06/2001
First Named Inventor	Ervin F. Johnston
Art Unit	3693
Examiner Name	Karmis, Stefanos

ENCLOSURES (Check all that apply)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Ervin F. Johnston) Group Art Unit: 3693
Serial No.: 09/777,473)
Filed: 02/06/2001) Examiner: Karmis, Stefanos
FOR: AUTOMATED BILL PAYING SYSTEM)

Commissioner for Patents
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Sir:

AMENDMENT UNDER 37 CFR 1.116

This amendment is in response to the final rejection dated January 21, 2009.

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